



Promoting Support For Supplemental Security Income (SSI)

By the Topos Partnership

For Justice in Aging

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EXECUTIVE SUMMARY

Particularly in the current public and political climate, supporters of various public services are taking stock of the factors that may threaten any given program, or that can help bolster it. Supplemental Security Income (SSI) is a program that, so far, has escaped effective political attack, but forward-thinking advocacy requires being prepared for the possibility, as well as for opportunities to strengthen SSI. More broadly, advocates for the program, and the critical aid it provides to struggling seniors and families with disabilities, recognize the need for effective ways of making the case on behalf of this program, to help more Americans recognize and take to heart the importance of SSI.

As Justice in Aging works, along with its allies, to make this case as strongly as possible, it needs information both about current public perceptions related to SSI, and about the kinds of communications approaches that are most likely to engage interest, stick with people, and shift thinking in constructive directions.

This report discusses a multipart research effort to explore those key questions.¹

Universal Default Support

While most members of the public are unaware of the program—either by name or in concept—they are very supportive of the idea once they hear it described. A brief, simple description that focuses on the idea that *recipients are unable to work* is enough to elicit positive, even enthusiastic conversations. The following is one way of expressing the core points.

Sample language²

SSI is a supplement to the Social Security system, for people who are unable to work to meet their basic needs. SSI provides a very modest level of financial assistance for children with disabilities, blind people, those too old to work, and others with mental or physical challenges that make it impossible for them to support themselves.

On the other hand, people’s initial expressions of support do not guarantee a conversation that continues to be positive and supportive, as we discuss next.

Problematic Perspectives

The research identified a number of factors—some more straightforward, some more subtle—that can derail constructive conversations about SSI, and that communicators must address.

Us/them divide: There is a strong and consistent tendency for research participants to talk about SSI recipients as a separate group of people—“they,” “them”—even when attitudes are supportive. We know from this research as well as other research (and advocates can probably recognize from their own experience) that this kind of distancing can ultimately lead to problems such as lack of engagement, or even negative judgments, about people whose situations many Americans can’t fully appreciate.

¹ The research for the project consisted of 21 in-depth telephone interviews (“cognitive elicitations”), a set of over 100 ethnographic conversations in several parts of the country, and online “TalkBack” testing with a diverse group of over 800 Americans. See the full report for more detail on the research approach.

² “Sample language” throughout the report is intended to illustrate ways of making certain points. Unless noted otherwise, it is identical or very similar to language used in testing.

Defaulting to a focus on those who COULD support themselves: It is common, across issue areas, for people who “know better” about a topic in some sense to slip back into inaccurate perceptions that are shaped by strong cultural and cognitive defaults. These are the shared ideas that make up what Topos calls the “cultural common sense,” and that can stubbornly pull thinking in unhelpful directions. A combination of default perceptions about work, personal responsibility, money, health and so forth, cause research respondents to repeatedly slip into thinking that focuses on people who do not fit the SSI criteria. Again, this pattern held even among those who tended to be supportive—for instance, as they argued that people deserve SSI because they have “put so much into the system over the years.” This conceptual slippage is one of the most important and challenging traps on the topic.

Preference for strict rules: Even those inclined toward sympathy and support for SSI often spoke of the need for strict rules to prevent “cheating” and so forth. This is a common preoccupation in Americans’ discussion of government benefits, and one that tends to lead thinking in the wrong direction, as it essentially casts suspicion on anyone seeking help.

Dislike of cash “handouts”: Even sympathetic Americans tend to feel less supportive as they think about benefits in the form of cash, as opposed to services, that might be less likely to allow cheating.

Default skepticism about “able-bodied” recipients: Even when people have explicitly acknowledged that cognitive and emotional disabilities can prevent people from working for a living, they often default back to an assumption that people who are *physically* sound should work to support themselves. Despite shifting attitudes about mental health, the cultural common sense continues to frame the ability to work in terms of *physical* capacities.

Due to a combination of the various factors above, many research conversations that started out positive and supportive nonetheless took a more skeptical turn, and touched on ideas about laziness, fraud and so forth. In short, there is still a strong need for an effective communications approach to build more robust support for the program.

Recommendations

Testing of a number of different communications approaches identified several elements that can help communicators engage interest and support, and promote focus on constructive perspectives.

Can't be expected to earn a living

The most basic and important insight from the research is the importance of reminders and reinforcement about *who SSI is for*. Communicators should emphasize situations making it clear that recipients have situations or conditions that make it impossible for them to support themselves, and use language like “can’t be expected to earn a living” or “unable to work to meet basic needs.”

Furthermore, advocates should offer two or three *examples* of cases illustrating who SSI is intended to benefit—examples that are easy to understand, and that reinforce the idea that recipients clearly can’t support themselves through work.

Sample language:

Examples of people who qualify for SSI could be a low-income family with a child with cerebral palsy, a 30-year-old blind man with no savings, or an 80-year-old retired couple who had unexpected medical costs and are facing homelessness.

It can’t be overstated how important and helpful it is to offer these kinds of concrete reminders in order to head off inaccurate and unhelpful thinking, as previously discussed.

Needs Updating

One of the most effective arguments for *strengthening* SSI can be summarized as follows:

Due to outdated rules and limits, SSI creates unnecessary financial challenges and hardships.

This concept is easy for people to understand and believe, when fleshed out in the right ways, and sticks with people as a compelling rationale for positive change.

While there are many ways to express the key points, the following is similar to language that performed well in testing. Note that it includes two “sticky” and compelling numbers, which communicators should use if possible.

Sample language:

Because SSI rules haven’t been updated since it began over 40 years ago, they often make people’s financial problems worse. For instance, if you have more than \$2000 in savings you can’t get benefits, so the program prevents people from putting money aside for

emergencies or future expenses. And if you are able to work just a little, but not enough to get by, your benefits get cut anyway. We need to update SSI so that it stops pushing people down.

This practical (rather than “merely” moral) argument was remembered and picked up on by many research participants, across the political spectrum.

Importantly, it essentially “plays offense”—it is not about defending the benefits SSI currently provides, it is about *expanding* aid and eligibility.

Keeping people out

Another message focused on ways that SSI can be strengthened also proves very effective:

SSI currently emphasizes keeping people out more than providing help.

Here is one way of expressing and fleshing out this key point, in language similar to what performed well in testing:

Sample language:

Right now SSI is set up more to keep people out than to provide help. It keeps people out in a lot of different ways. Many people who should qualify get their applications denied. And many who are eventually accepted have to wait years and go through several appeals before getting any benefits. There is lots of unnecessary and difficult red tape to go through that keeps some people out ...

This message directly takes on—and implicitly contradicts—the default concern that programs like SSI may be offering help to too many people who don’t need or deserve it. Taking a strong stand that SSI actually doesn’t help *enough* people proves to be a constructive and sticky way of inoculating against this concern.

Importantly, the sample language also makes the story specific, plausible, concrete and memorable—by offering easily-understood examples of *how* SSI, as currently implemented, ends up excluding people.

Additional considerations

The full report considers a number of additional questions communicators may have about the recommended approach, including:

Not demeaning recipients – Due to American perspectives about work, personal responsibility and other topics, it might sound (even to allies) as though we are demeaning recipients when we point out that they cannot support themselves through work. Communicators should use their own sensitivity and judgment when navigating how to make the core point about who is eligible for SSI. For instance, it may help to frame the idea in terms of reasonable expectations, so that judgments are essentially about audiences. (“No reasonable person could expect someone in situation X to earn a living through work ...”)

The role of “moral” arguments—The research suggests that, while there is no downside to pointing out that we shouldn’t *abandon* people, for instance, practical arguments strike people as newer and are more memorable and convincing.

Demographic differences—The project deliberately included testing across a broad range of Americans, and the recommendations are featured because they proved to be broadly resonant. On the other hand, there is certainly room for additional exploration of how core messages may be refined for particular audiences.

Relationship to Social Security—The research found there was no strong downside to linking SSI with Social Security, but future work could continue exploring in more detail whether it is more effective to mention or ignore the connection to the most popularly known program.

Critiquing government—While it is important *not* to reinforce skepticism about the idea that public policy can be effective, the recommended strategy does point out ways that programs can be improved. Communicators need to walk this line carefully.

Finally, the full report considers some approaches that did not fare well in testing—at least as core focuses—such as an emphasis on how SSI helps *all of us*, e.g. by boosting spending in the economy, or the idea that SSI is ineffective at alleviating *poverty*.

A consideration of these less successful directions helps illuminate what is distinct and effective about the recommended approaches.

INTRODUCTION

In the current cultural and political environment, any and all direct benefits given by government to individuals—no matter how modest or well-justified—may be subject to skepticism, scrutiny and attack. Yet these benefit payments often make a critical difference in people’s lives. They mean being able to pay for the basics like housing and food, and may mean the difference between being able or unable to make ends meet in a given month.

Supplemental Security Income (SSI) is an essential lifeline for millions of senior citizens and families with a disabled household member who cannot work. In order to advance proposals that would modernize and improve SSI, as well as defend against potential program reductions, Justice in Aging has commissioned the work reported on here, aimed at identifying vulnerabilities in public perceptions related to SSI, and communications approaches that can increase engagement and support for the program. In order to do a more effective job advocating on behalf of sustained, or increased, SSI benefits for seniors and others, communicators must have an understanding of current public understandings and attitudes, and of the kinds of messages that do the best job navigating this landscape.

METHODS

Developed over nearly twenty years of close collaboration between its three principals—a cognitive linguist, a public opinion strategist, and a cultural anthropologist—the Topos approach is designed to deliver communications tools with a proven capacity to shift perspectives in more constructive directions, give communicators a deeper picture of the issue dynamics they are confronting, and suggest the fundamentally different alternatives available to them.

Throughout our unique research process, the focus is on exploring—and ultimately findings ways of shifting—the current “cultural common sense” that shapes thinking on a given issue. In order to make progress, we need to understand the widely shared (mis)understandings, values and perceptions that are currently standing in the way of action and engagement; and we need to develop communications approaches that reach people at this same level. To change the cultural common sense, ideas must be clear, compelling and “sticky,” and must offer a new perspective that leads to new conclusions and actions.

In this particular case, our methods for exploring these questions included a combination of “cognitive elicitations,” “ethnographic field testing” and online “TalkBack” testing, with a total pool of nearly 1000 Americans.

Cognitive Elicitations

The research began with a set of 21 in-depth telephone interviews (“cognitive elicitations”) with a diverse group of Americans from around the country. In these semi-structured interviews, the conversation is allowed to progress naturally while simultaneously exploring a topic from various perspectives, some of which are deliberately surprising and challenging. One of the key goals of elicitations is to encourage participants to *think aloud* about the issue, rather than reproduce opinions they have stated or heard before. This approach allows us to note which perspectives and topics participants tend to default to, which topics they seem to ignore or avoid, which topics they are most engaged by, what metaphors they use, and more generally, *how* they think about the topic rather than merely *what* they think. The conversations last roughly 45 minutes and are recorded and transcribed for later analysis. Analysis focuses on the key cognitive and cultural patterns that underlie explicit opinions about the topic, often in ways that would be difficult for participants to articulate directly.

Ethnographic Field Testing

Building on learning from the elicitations and conversations with project Advisors, Topos worked to develop a set of candidate messages, which were then culled, refined and further developed through “ethnographic field testing” with a diverse pool of 109 participants in five different areas:

Southern California: Santa Barbara, Carpinteria

Northern California: San Jose, Mountain View

Arizona: Tucson

Florida: Tampa, West Tampa

Maine: Portland, South Portland, Brunswick

Ethnographic field testing consists of conversations between a researcher (typically an anthropologist) and individuals encountered in natural settings such as public spaces, workplaces and homes. This type of research can yield a richer picture and more authentic rapport than more artificially structured conversations, and allows us to reach individuals who would not ordinarily participate in research at all, in communities whose voices we need to hear from. Testing focuses on identifying aspects of a narrative that are clear and compelling to a diverse cross-section of non-experts in natural, conversational settings—based on observation of which ideas and terms are picked up on, engage interest, shift perspectives, are understood or misunderstood, and so forth.

These ethnographic encounters also allow us to build on learning from the elicitations, in order to enhance our understanding of the default perspectives that Americans bring to a conversation about SSI.

Online “TalkBack” testing

In the TalkBack method, developed by Topos principals, subjects are presented with brief texts (roughly 100 words) and then asked several open-ended questions, focusing in part on subjects’ abilities to repeat the core of the message, or pass it along to others. TalkBack texts generally focus on a single key concept, such as a particular aspect of a complex issue. New terms are often introduced as well, in order to test their clarity and memorability. Importantly, one of the purposes of TalkBack—and the Topos approach in general—is to explore what is taken away from a message as opposed to what is intended. Listeners often hear something quite different from what the speaker meant to convey. (One of the shortcomings of testing approaches that focus on

“agreement” or enthusiasm is that they can inadvertently measure responses to a point that was heard but not intended.) Parameters of success include subjects’ abilities to remember, explain, use and repeat the explanatory ideas and key terms.

The testing is designed to assess whether a given idea has the capacity to become an organizing principle for thinking and communicating in a new way about the issue, as well as its overall effects on reasoning and engagement.

In TalkBack testing for this project, a diverse pool of over 800 subjects responded to a total of 11 distinct messages presented.

GOOD NEWS: UNIVERSAL DEFAULT SUPPORT

The research for this effort identified a considerable degree of default support for SSI, or government disability payments more generally. SSI advocates can take satisfaction in the fact that Americans are fairly unanimous that SSI is a good idea, once it is described to them. While most know little or nothing about the program to start—either by name, or in concept—a basic, relatively neutral description is enough to elicit strong agreement that we need such programs.

The following language is similar to texts used in the research, and that successfully built support for SSI.

Sample language

SSI is a supplement to the Social Security system, for people who are unable to work to meet their basic needs. SSI provides a very modest level of financial assistance for children with disabilities, blind people, those too old to work, and others with mental or physical challenges that make it impossible for them to support themselves.

There are several characteristics to note about this language, that probably contribute to its effectiveness:

- **Brevity and simplicity:** The language is short and simple enough to be understood with little effort.
- **“Unable to work”:** This is the most important aspect of the explanation—and as we will discuss in the rest of the report, this idea needs reinforcing. Even this brief explanation includes the idea twice.
- **“Basic needs”:** Importantly, even the initial explanation frames the help as “modest,” and steers audiences away from possible misconceptions about “extravagant handouts,” etc.

Once Americans hear a description along these lines, they agree that this type of program is essential—and some even “gasp” when asked to picture the situation if we *didn’t* have it.

Q: What do you think society would be like without any safety nets?

A: I think you can look at history. History is full of no safety net. People die in the streets. It's pretty brutal... Safety nets just seem to me a part of modern life, appropriately. (Independent White Woman, 74, California)

Well, I think we'd go back to, you know, what we had before, which was a bunch of seniors eating dog food and, you know, sleeping under bridges and it would be so much worse. I think, we'd know what would happen. We've seen it before when we haven't had those safety nets, it's just that people die and people don't have what they need to live. (Liberal White Woman, 41, California)

[Without safety nets like SSI] it would be horrible. I don't know what to say. You'd have people all over the streets, crime would go up—it would be horrible. Homelessness is already a bad enough problem as it is. You'd get old people out on the street, living in this heat—they'd die. (Apolitical African-American Man, 46, Florida)

I know a lot of older families that might qualify for SSI and it would be devastating financially for them if the program's benefits were cut. (Moderate White Man, 41, Arizona)

It is something that is important for people of many different backgrounds in order to provide the basics for themselves that otherwise cannot do so. (Liberal Hispanic-American Woman, 49, Wisconsin)

Both my elderly parents qualify for SSI. In fact, my father collects it. My mother is still in the workforce. It is definitely a concern for me. (Conservative Asian-American Woman, 39, Texas)

A safety net protects Americans from falling too hard when they fall on hard times, are sick or disabled, and takes care of them in old age. (Liberal Asian-American Man, 24, North Carolina)

This is an important lifeline for the disabled. (Moderate White Man, 61, Massachusetts)

I think having government programs for children and everybody, it gives them a chance to have hope. (Liberal African-American Man, 32, California)

I'm not saying we should give everyone a penthouse at the Trump Tower, but some minimum level. As I say, it's a matter of the common good. (Liberal White Man, 76, Maine)

I think that, you know, it's the very, very, very, least we can do as a country, as a government with supposedly looking out for its citizens. You know you're talking about people who can do almost nothing for themselves. Should we offer them assistance so they can eat? Yes, absolutely. (Liberal White Woman, 41, California)

In any other civilized country you go to, and I have been to other countries, the government helps its people. That's what they do for their people. They don't have the people on the streets. (Independent Hispanic Man, 42, California)

While the support expressed for SSI is widespread and general, Americans are particularly enthusiastic about the idea that SSI can help people get and navigate healthcare and coverage.

Healthcare is probably the biggest sucking sound on anyone's budget, and that's if they have healthcare... I think it's extremely important. I think that's basically our compact, that's part of being a country, a state, a local government, that you take care of the people in need... This new Republican policy of people on Medicaid needing to work to get Medicaid. As far as I know, and it would be 95% or more people on Medicaid, they can't work. Or they're already working. So it's just red meat for the base bullshit that I really hate. (Liberal White Man, 62, Maine)

Q: How challenging is it to get by economically today? What are the things that you think about?

A: Healthcare... I don't have healthcare. That's an important thing. My son has healthcare through the state. He's five, so that's a big thing, and I'm grateful that I have that. I imagine if I didn't have that, I would figure out a way to pay for healthcare, at least for him. (Independent White Woman, 38, Florida)

Healthier, well-cared people are not going to do horrible things. I mean some of them might, you're always going to have crime, but I think it would lower crime. (Liberal White Man, 56, Arizona)

Why not be like Canada where everybody gets medical care, even if there's just the basic minimal? Most people don't go to the doctor because they can't afford it. By the time they find out they have breast cancer, it's stage four. (Liberal African-American Woman, 45, Florida)

If someone's born with a disability, what stops them from having the right to pursue health, happiness, and freedom under the Bill of Rights? Why wasn't she born with the same American dream as the next person? What stopped her from pursuing that? Either the fact that we didn't have standardized healthcare for everybody, or because her healthcare was based on her staying impoverished... The big issue is we don't have medical for people because we don't have medical or mental healthcare for people who need it. (Liberal White Man, 49, Maine)

If you have health issues... that's a lot of stress. Sometimes you just need help with that... We should get good, high-quality doctors for an amount that you can afford. (Conservative Hispanic Woman, 26, Arizona)

Important note: As the rest of the report discusses, starting in the next section, the default positive perspectives described here are *not enough* to ensure ongoing support for the program. There are also negative perspectives that communications must successfully contend with.

UNHELPFUL DEFAULT PERSPECTIVES

While Americans who hear about SSI are inclined to support it, there are also a number of dynamics that can almost immediately threaten that support, which communications must address and overcome.

Us/them divide

One of the strongest, most consistent patterns in discussions about SSI is the tendency for research participants to talk about SSI recipients as *they*, *them*, etc.—except in the few cases where the respondent has a personal connection to the program.

In other words, SSI is not, by default, thought of as a program that is there to benefit and protect all of us, but rather as a protection that is helpful to needy *others*. This pattern holds even among those expressing strong support.

Based on research experience on a wide range of topics, we conclude that this us/them divide is potentially an important vulnerability in Americans' default thinking about SSI. If people do not relate to and identify with the group touched by an issue, they can more easily lose engagement, or even default to negative judgments about that group they feel is served. (As we discuss later in this section, exactly this problem does arise when it comes to SSI.)

The divide in people's default thinking may in part reflect natural cognitive tendencies to think in terms of clear categories (the people who need it vs. the people who don't).

It may also reflect emotional denial—a resistance to imagining being in a very difficult situation.

Importantly, it probably also reflects cultural prototypes about what is “normal” vs. “the exception”: It may not be easy to identify with a group that doesn't have “normal” abilities and can't participate in expected aspects of life. (We continue to discuss the power of such prototypes in the rest of this section.)

How do you think a woman who has food stamps feels when she goes to the checkout counter?? She doesn't feel embarrassed and ashamed and hope that no one's noticing she's paying with food stamps? Of course she does... they probably do feel ashamed, and I hate that they would have to. She's trying to feed her family. (Liberal White Woman, 60s, California)

Life happens, where they are no longer able to go out there and care for themselves. (Apolitical African-American Man, 38, Florida)

I believe in a social security net... Because they don't want to be isolated, they don't want to be poor and alone. They don't want to be sick and alone. (Independent White Woman, 38, Arizona)

I think everyone should put a little bit in to help someone else. (Conservative Hispanic Woman, 26, Arizona)

Strong default focus on those who CAN work to meet their basic needs

Even after research participants have heard, acknowledged and repeated that SSI is for people who can't work for a living, they frequently default back to an inaccurate focus on people who potentially could support themselves.

Again, this pattern holds even among those who are supportive—for instance, as they slip into arguments that SSI recipients deserve money because they “have been contributing to the system (through salary withholdings)” or that unreasonable financial eligibility requirements incentivize recipients not to work for a living.

As discussed earlier, this type of thinking reflects unspoken prototypes—strong implicit assumptions about what human, and specifically American, life is like: *adults have jobs, people can work if they want to, some people work harder than others*, etc.

Obviously, to the extent people are focusing on an image of people capable of working, they are liable to mistaken reasoning about SSI.

[I]f most of these people spent their whole lives paying into Social Security, then they are owed that money. (Conservative Asian-American Woman, 39, Texas)

If they're disabled, they need help... The trouble is, it costs a lot of money to investigate these people, so that depletes the fund that you give to people. So I guess we have to be really tough and hard and draw the line on those people that are abusing the system. Just eliminate them entirely. Probably just eliminate all the young people. Most of them are healthy and they're able to go to work. (Conservative White Man, 91, Arizona)

Preference for strict rules and standards

Not surprisingly, research participants expressed support for measures to prevent cheating and abuse in the SSI system. This way of thinking is common when it comes to any program that provides help, and *particularly government programs*.

Even supportive individuals can easily end up focusing on questions about how to weed out dishonest applicants and so forth – since such questions can seem smart and practical.

[T]he rules for who can receive it should be very clearly defined and there should be follow-up systems in place to make sure the need is always still there. (Conservative White Woman, 40, Massachusetts)

Government programs, to me, the intended beneficiaries unfortunately aren't always the ones who get the money. It's the dishonest people who are out there trying to get a free ride. And they make it through the system somehow because the rules and regulations, or the qualifications, aren't strict enough. (Conservative White Man, 63, Arizona)

Dislike of cash “handouts”

Even when people are inclined to agree that we should help those who can't support themselves, their thinking may be shaped by strong, default objections to “handouts” and “handing people money.” Cash benefits are particularly vulnerable to this kind of skepticism—as opposed to other kinds of help, such as direct services, that are less likely to call to mind images of cheating, and questions about who deserves what.

I think people should not be getting public handouts. They would need to be insured privately for privileges such as healthcare, retirement and other benefits. (Very Conservative White Man, 39, California)

I'm kind of biased about that. I don't like handouts... You can't just hand out money and expect it to fix it. This has to be almost like work camps or something—let's fix America. (Independent Hispanic Man, 42, California)

I think the government should—there should be programs. Not necessarily handouts, but teaching how to sell on eBay, for example... Why don't we train more people to be self-sufficient? (Conservative Hispanic Man, 48, California)

I think a baseline requirement might be that counseling services for handling money is mandatory. (Moderate White Woman, 76, Maryland)

Default assumption that “able-bodied” should work

Even when they have acknowledged that cognitive and emotional disabilities are real, and can render people unable to work for a living, people often default back to a focus on physical disabilities, and the idea that “able-bodied” should take responsibility for themselves.

This slippage into misleading discussions reflects strong, default prototypes about what a disability is, and who can and can’t work—again, even when people “know better” on some level.

I'd say for people who are physically challenged, mentally challenged, they need help. But when I see people begging for money who are absolutely healthy and lazy, I have no compassion for them. (Conservative White Man, 59, California)

I think an able-bodied person should be able to work. (Liberal African-American Woman, 45, Florida)

I see people all the time who draw disability checks, they've never worked, they never will work, and it's not a tangible disability that you can see or notice. It's just, I don't know. It's a lot of mental health reasons that you can get disability, or various other reasons, that I don't know that I agree with as much. It seems like it's a lot of advantages being taken. (Independent White Woman, 40, South Carolina)

Slipping into a focus on fraud and “laziness”

As a result of all of the dynamics already discussed in this section, the bottom line is that despite initial support for SSI as the researchers described it, a range of misunderstandings and negative judgments can creep back into the conversation. It is all too easy to end up focusing on an image of people who are gaming the system for their advantage, and simply “choosing” not to work.

Despite their expressed support for SSI and getting support to “people who need it,” negative stereotypes of those who might receive SSI benefits creep back into people’s thinking.

People need to be responsible for their own lives, and live their life on what they can afford. Also if we're in times when the economy is very challenging, then you have to be concerned with the amount of kids you're going to have. (Conservative African-American Woman, 45, Florida)

I would say that we need to make sure there is no fraud. (Vert Conservative White Man, 44, Georgia)

I see people on TV who get SSI all the time that don't need it. Watch Judge Judy. She exposes these people every week. (Conservative White Man, 48, Illinois)

If I sit at home and I don't go to work, I can get the maximum allowed in food stamps. (Liberal African-American Woman, 28, Florida)

But if they're able to work—just because they're older... I know people who are still working in their 70s, up to 75... If you don't have the funds, you just keep working. (Conservative White Man, 91, Arizona)

RECOMMENDATIONS

Testing with a diverse cross-section of Americans established three communications elements as keys to making an effective case for protecting or strengthening SSI. In this section we take these elements in turn:

- Offering reminders of the kinds of people SSI is designed to help
- Clarifying that the program needs updating, to meet current financial needs
- Conveying that the program seems to emphasize keeping people out more than helping those it is designed for.

Importantly, none of these points is *defensive*—rather, an effective strategy works to reinforce the core purpose of SSI, and to point out practical ways in which it is falling short and needs *improvements*. In short, the strategy plays offense rather than defense.

Unable To Work To Meet Needs

The most important single factor in determining whether communications are successful—i.e. whether audiences stay on track with accurate thinking about SSI, stay engaged, and draw the right, positive conclusions, is whether they receive reinforcement of the kinds of people and situations SSI was designed for—i.e. people unable to work to meet basic needs.

Examples

In addition to stating this point in clear, simple language, communicators should offer, and repeat, concrete examples.

Sample language:

Examples of people who qualify for SSI could be a low-income family with a child with cerebral palsy, a 30-year-old blind man with no savings, or an 80-year-old retired couple who had unexpected medical costs and are facing homelessness.

These examples should:

- Be stated briefly
- Be easy to understand
- Include 2 or 3 different kinds of cases that illustrate a range of what SSI covers
- And, convey clearly that the individuals would be unable to support themselves through work

Communications that followed these principles were much more likely to be successful—in part because reminders about these types of cases are important for preventing “cognitive backsliding,” i.e. defaulting to inaccurate images of people who are *choosing* not to work.

If someone's down on their luck, I don't see why they couldn't or shouldn't get help, especially if they're unable to work for whatever reason—especially children. They're just starting out. It's not like a 10-year-old can go get a job somewhere. (Libertarian Hispanic/Middle Eastern Woman, 20, Arizona)

I think there are probably very few people who are going to really take advantage of it. I think most people want to be responsible for themselves, but it definitely needs to go to people first who are in the category of 'can't work,' or like you said the blind, elderly, and handicapped. (Liberal White Woman, 51, Maine)

You've got to help those people out. Those are unfortunate circumstances. Those people are going through hell, trying to raise a family and at the same time having to deal with a situation like that. They're not making money, they can't afford the insurance, or the provider won't give them insurance because of a preexisting condition on their child. What are they supposed to do? They need care for their son or daughter. It's a complicated situation, but the government has to provide some help there. (Conservative White Man, 63, Arizona)

Offering examples is so helpful and important that communicators should find multiple, high-profile opportunities to do so within a communication.

Needs Updating

The research established two effective (and complementary) arguments for making the case that SSI should be improved.

The first is: *Due to outdated rules and limits, SSI creates unnecessary financial challenges and hardships.*

This point can be expressed in a number of ways, but the following is language that did well in testing.

Sample language:

Because SSI rules haven't been updated since it began over 40 years ago, they often make people's financial problems worse. For instance, if you have more than \$2000 in savings you can't get benefits, so the program prevents people from putting money aside for emergencies or future expenses. And if you are able to work just a little, but not enough to get by, your benefits get cut anyway. We need to update SSI so that it stops pushing people down.

A practical concern

Note that this argument is a practical one. It is not a moral argument about whether disabled people should be helped; Americans already believe they should. Instead, it is a practical point about a system that needs to be improved for straightforward reasons.

Sticky numbers—40 years, \$2000

Often, numbers (and other details) fail to have the power communicators hope for. Their significance is lost on non-experts, it is unclear to audiences whether they are high or low in the scheme of things, and so forth.

Some numbers *are* effective, on the other hand, and testing establishes that the two numbers used in the sample language above are clear, relatable and memorable. In short, they help make the story more concrete and compelling. (It is always worth remembering that details like numbers work when people find the narrative they are embedded in compelling—not the other way around.)

2 points: Needs updating, Negative financial impacts

Finally, it is worth noting that this argument essentially has two related parts: The system hasn't been adequately updated to reflect current economic realities, and as a result, it creates unreasonable financial hardships and limitations.

Both elements here are important for establishing the common-sense case that SSI needs updating.

In their own words:

The paragraph does describe an almost unbelievable situation, so I would ask: You cannot receive SSI if you have \$2000 in savings? ... The SSI rules are antiquated and should be revised. (Conservative White Man, 76, New Jersey)

What I need to know is when the SSI will be updated so it reflects people realities ... SSI needs to be updated to reflect current times and financial issues. (Moderate Hispanic Woman, 47, Florida)

I would think the guidelines need to be revisited... (Conservative White Woman, 48, Ohio)

I'd like to know what my representatives could do to correct this problem ... (Very Liberal White Man, 58, Washington)

[M]any people do not qualify since the rules have not been updated in 40 years when SSI was first introduced. (Moderate White Man, 32, Illinois)

That's ridiculous if that's what the standard is. That's almost impossible, especially here when rent is like \$500 for a single-bedroom apartment, or even some places studios. That's just Tucson, and we're as poor as it gets. That seems a little unfair and kind of ridiculous to put people to a standard that's over 50 years old. (Liberal Hispanic Woman, 22, Arizona)

Raise [SSI benefits] up a little bit more because nowadays—I challenge those people to see how much people normally are paying for rent. Food is getting expensive as well. What happens with those people is when they can't afford to buy decent, healthy food, they go for the cheapest food that's bad for them. You're helping them financially to pay rent, but then their health deteriorates. (Conservative African-American Woman, 45, Florida)

I think the [\$2000 savings] restriction is maybe not designed to aid. It almost seems like, okay, we're going to give you this, but you have to remain at this level of assets, and it seems not fair. (Apolitical African-American Man, 38, Florida)

Keeping People Out

It is also helpful to “play offense” in another way, by emphasizing the following perspective on SSI: *It currently emphasizes keeping people out more than providing help.*

Sample language:

Right now SSI is set up more to keep people out than to provide help. It keeps people out in a lot of different ways. Many people who should qualify get their applications denied. And many who are eventually accepted have to wait years and go through several appeals before getting any benefits. There is lots of unnecessary and difficult red tape to go through that keeps some people out ...

This is another practical argument that directly takes on one of the concerns about SSI—i.e. that it might be handed out too liberally, to people who don't “deserve” it. Taking a strong stand that SSI actually doesn't help *enough* people proves to be a constructive and sticky way of inoculating against this concern.

Importantly, the point is built around a striking and clarifying contrast—between excluding people and helping them, as the program was designed to do.

Finally, note that the sample language makes the story clear and concrete by offering examples of *how* SSI ends up excluding people—including easily-understood references to delays and red tape.

Obviously most of the people actually need those benefits. If a small amount of people use it fraudulently, but if we just get rid of the system because of those frauds, then what are we going to do with the rest of those people? (Independent Japanese-American Man, 19, Arizona)

Q: Suppose you were having a discussion about this topic with a friend or relative who said, 'If anything, we probably need to cut back on how many people are getting SSI.' How would you respond?

A: I would let them know that the process of getting it is incredibly challenging so if you are someone who finally gets accepted for SSI then I am sure you are deserving of it. (Conservative White Woman, 24, Nevada)

A: I would respond by stating how difficult it is for people to get benefits and still afford the rising costs of daily life. I'd also point out that it's currently set up to keep more people out than to provide help, despite it being reserved specifically to help those who can no longer help themselves. (Very Liberal Hispanic Man, 39, California)

A: I would explain that the system is not abused because it cannot be abused since they reject so many applications and make it so difficult for people who truly need it to obtain it. (Very Conservative White Woman, 26, Wisconsin)

Additional considerations

It is helpful to consider several additional questions about the recommended approach, in order to understand more about how it works, as well as potential opportunities for exploration and refinement in future research.

Role of “moral” arguments?

There is obviously an important moral dimension to the conversation about SSI—reinforced by research participants' immediate (though sometimes shaky) agreement that we need programs like this one, and their shock when imagining a country that doesn't provide such protections.

On the other hand, as on many other issues, we find that a *central focus* on the moral dimensions of the argument is not as helpful as the recommended approach, which instead allows audiences to bring those arguments in as they see fit. For further discussion of this point, see the next section of the report, on approaches that “miss the mark.”

Demographic differences?

There is always the potential for people of different backgrounds, from different areas, and so forth, to look at an issue or respond to a message differently. Yet the focus of this project has been on identifying both obstacles and opportunities that largely transcend demographic differences, and that operate at the level of broadly shared common sense. The approaches that were most effective are recommended here *because they resonated well across a broad cross-section of research participants*; and in fact the research suggested that on this particular topic there do not tend to be strong differences of perspective based on factors like ethnicity and geography.

Nonetheless, there is certainly room for additional future research to continue to explore how the *nuances* of the conversation might play out most effectively in different communities.

Reinforcing negativism about government?

If Americans are to solve problems and create progress together, using public mechanisms as they were intended, they need to have some faith that public policy can work. Therefore it is critically important not to “bash” government in any broad way, even when that approach can help create short-term wins and buy-in for a message. Topos has spent considerable time and energy exploring Americans’ thinking about the role of the public sector, and we are committed to identifying effective strategies that do *not* reinforce fatalism about or alienation from government.

The conversations for this research effort suggest that, while mentions of bureaucracy and red tape might call up negative images of government if handled in the wrong way, the recommended messages lead people to take a *critical but constructive* view toward SSI as a public policy. The program needs to be improved, not discarded. Its purpose is important, and a suitable use of public funds. If anything, this stance implicitly reinforces the *importance* of government for addressing community needs and social issues.

References to “work”?

Finally, it is reasonable to ask whether language that refers to limits on income, or disincentives to work, reinforce the wrong default assumptions about SSI recipients.

This was an important consideration throughout the research, and the findings suggest that concrete reminders about the kinds of populations that receive SSI benefits are effective at keeping people “on track,” focused on the right images—a program that helps people *who cannot work* to provide their basic needs.

On the other hand, if communicators use other examples of the outdated rules and limits in the SSI program, that strategy in no way depends upon problematic references to work.

MISSING THE MARK

In this section we consider several examples of communications approaches that are not as effective as recommended ones—both to steer communicators away from reliance upon these strategies, and to further clarify how and why the recommended approaches work well.

Importantly, this discussion is not about ideas or language choices that should be carefully *avoided*. Instead, it is about which ideas are more helpful or less helpful *when treated as a core, organizing focus of a communication*.

Benefits for all

Given the strong tendency for research participants to draw an implicit us/them line between themselves and SSI recipients, the research included testing of language designed to downplay this distinction by framing the benefits of SSI in more universal terms, e.g. related to stronger communities and a stronger economy.

Sample language:

SSI was built to benefit all of us. First of all, any one of us could have a serious accident or stroke that would leave us blind, paralyzed or otherwise unable to work and support ourselves—so SSI is there for our peace of mind. Second, SSI benefits us all economically. By providing recipients with enough to afford the basics, it keeps spending going, which boosts businesses and the economy. None of us would want to live in a country without this kind of basic, common sense protection.

Unfortunately, the research consistently found that respondents tended to ignore ideas about broader benefits of SSI, and returned instead to a focus on how individual recipients and families benefit or might be considered responsible for their situations.

You work hard every day, you create meals, you are part of the economy, you buy things. All of that's there. Now, let's see, a situation where someone is not earning their keep? There are people who do have—people that have been raised poor for generations and feel like victims, it's a hard mentality to break, but it's not a good one at all. Because I've definitely seen people who were like, they would rather live at that level of poverty than work hard. (Independent White Woman, 38, Florida)

Q: Do you see a personal benefit for yourself in having these programs? Does it give you peace of mind to know that they're out there?

A: Well, for people in those circumstances. (Conservative White Man, 71, Arizona)

That's an economic burden that someone, i.e. the rest of us who are paying taxes or helping support things, we have to find a way to come up with that out of our pockets. (Liberal White Man, 74, California)

This may be because the individual situations of SSI recipients are vivid and compelling. Hypothetically, it may also reflect a degree of emotional denial: Perhaps on some level respondents are reluctant to try to identify too closely with people in these very difficult situations.

Built to fail

Another tested approach focused on the idea that, as currently designed, SSI is essentially “built to fail.” This approach was intended to bring attention to the inadequacies of SSI in practical terms.

Sample language:

Some professionals say SSI as it is right now is basically built to fail, and doesn't come close to achieving what it was built for. Many people who really can't survive on their own are still denied, and even if they are accepted the process takes over a year to start getting benefits. The help provided is so minimal it doesn't allow people to meet basic needs, and doesn't keep them from needing other help. If SSI is a rickety system, basically built to fail, why not modernize it so it can succeed?

Unfortunately, this approach proved to be too negative. Respondents seemed to hear an essentially hopeless message, about a program that has failed or is going to fail.

You get to the point where you're pouring all your tax dollars, you're pouring everything you have into kind of taking care of these people... I mean, when is enough enough? You can only do so much. (Moderate White Woman, 40, South Carolina)

Right now a lot of what we're doing isn't very effective because we have a lot of income disparity in society and a lot of poor people. Again, whether it's combining programs or whatnot, I'm not sure what the answer is... If [SSI] is just a small source of income that's just keeping them in poverty and they can never back on their feet—then yeah, it's not working. (Conservative White Man, 43, Illinois)

They're still living on nothing, so maybe we need to have a secondary program. (Independent White Man, 68, Texas)

If it's taking people years before they even receive the help, and then kind of, yeah. And then if they're denying most of the people that even apply for it, if it's set up so they can deny people, do they actually want to help these people? (Moderate African-American Woman, 45, North Carolina)

I could definitely see a situation where maybe you're better off without [the SSI program], because maybe you put that type of funding or whatever is being used for that and just build up a different system, a little bit more robust. Because if someone's getting help but it's still not even enough to get them to where they need to be, and they need to get help somewhere else anyway, then I feel like there's almost no point in having [SSI] in the first place. (Conservative White Man, 30, Utah)

Recommended approaches do focus on practical shortcomings of the program (as well as reinforcement of the situations SSI does and doesn't apply to)—but do so in a way that is not heard as a broad condemnation.

Perpetuating poverty

We also tested an approach focused on the idea of poverty—i.e. that SSI should, but doesn't, lift people out of poverty.

Sample language:

As it is structured now, SSI isn't enough to raise anyone above the poverty line. The program is designed to reduce poverty, by giving people just a bit of help every month to meet some of their basic needs. Some people say it is the least we can do, making sure people don't starve in the streets. But right now it is barely doing that. We need to strengthen the SSI program and add more resources and services to help people who need help.

While some advocates and insiders may see poverty reduction as an important goal of SSI, this approach did not prove to be effective with a broader public. Research participants tended to drop the idea of poverty in discussions, and to focus on the broader idea of helping people who need it.

Poverty obviously is something that is so wide and broad, like in a global level, so I think that's another conversation even for more minutes. (Apolitical Hispanic Woman, 33, California)

[T]he government ... should have a bigger strategy than just keeping them at poverty level. (Apolitical African-American Man, 38, Florida)

Topos has found on other projects that a focus on “poverty” per se can be counterproductive, for multiple reasons. The topic may be associated with people who are not working, and perhaps “choosing” not to work. It can also seem daunting and intractable.

In any case, the research identified more effective ways of talking about the help that SSI provides, or should provide.

Moral Insistence

Finally, as noted earlier, there is clearly an important moral aspect to the conversation about SSI, and it was important to test language focusing on moral perspectives.

Sample language:

A modern society is one that doesn't abandon people, like those of us who can't support ourselves due to age or disability ...

In the end, the researchers concluded that a core, initial focus on the moral aspects of the topic was not particularly helpful as a way of getting new supporters of SSI on board.

While there is certainly no harm in *including* moral references, people's takeaways tend to focus on practical change, seemingly because the practical points—about the need for updating, for instance—are newer and more concrete.

CONCLUSION

Americans agree that we definitely do not want a society where people who can't work for a living are left to fend for themselves. This fundamentally altruistic stance is seen as a basic illustration of American decency. The challenge for SSI advocates is not that the public generally believes the program to be misguided.

Instead, the challenge is to help people who are already inclined to be supportive—i.e. most, if not all, the population—to think and talk about the program in ways that inoculate against harmful misunderstandings, and that promote the idea of strengthening and improving the program, not just defending it as is.

The multi-part research effort reported on here identifies several communications elements that, together, have the potential to shift Americans' thinking in constructive directions, and to become part of the "cultural common sense" about SSI. If communicators work to reinforce understandings of who the program is for, and to stay on offense by pointing out how SSI needs updating, and how it currently emphasizes keeping people out more than providing the needed help, advocates can expect to find receptive audiences and can shift the issue terrain in an advantageous direction.

APPENDICES

Tested Paragraphs

Note that labels are for convenience and were not seen by research participants.

The first two texts were used for clarifying the topic. The remainder are candidate “reframes.”

BASIC DESCRIPTION: SSI is a supplement to the Social Security system, for people who are unable to work to meet their basic needs. SSI provides a very modest level of financial assistance for children with disabilities, blind people, those too old to work, and others with mental or physical challenges that make it impossible for them to support themselves.

CASE EXAMPLES: Examples of people who qualify for SSI could be a low-income family with a child with cerebral palsy, a 30-year-old blind man with no savings, or an 80-year-old retired couple who had unexpected medical costs and are facing homelessness.

BUILT TO FAIL: Some professionals say SSI as it is right now is basically built to fail, and doesn’t come close to achieving what it was built for. Many people who really can’t survive on their own are still denied, and even if they are accepted the process takes over a year to start getting benefits. The help provided is so minimal it doesn’t allow people to meet basic needs, and doesn’t keep them from needing other help. If SSI is a rickety system, basically built to fail, why not modernize it so it can succeed?

NEEDS UPDATING: One major issue people have with SSI is that it hasn’t really been updated since it began over 40 years ago, and the result is that outdated rules are pushing recipients further into poverty. For instance, many people are rejected because they have more than \$2000 in savings or resources, so the program really doesn’t let them set money aside for emergencies or future expenses. And if you are able to work a little bit, but not enough to get by, your benefits get cut anyway. We need to update SSI so that it stops pushing people downward.

PERPETUATES POVERTY: As it is structured now, SSI isn’t enough to raise anyone above the poverty line. The program is designed to reduce poverty, by giving people just a bit of help every month to meet some of their basic needs. Some people say it is the least we can do, making sure people don’t starve in the streets. But right now it is barely doing that. We need to strengthen the SSI program and add more resources and services to help people who need help.

ANY OF US: The reason we built SSI in the first place is to protect ourselves in case of disaster. Any one of us could have a serious accident or stroke that would leave us unable to work and support our families. We can all feel more peace of mind knowing that there

is at least some help available in that crisis. We should be strengthening the program so that all of us know this help is available if we need it.

KEEPING PEOPLE OUT: Right now SSI is set up more to keep people out than to offer people help. It keeps people out in a lot of different ways. Many people who should qualify get their applications denied. And even many people who are accepted have had to wait years and go through several appeals before they could start getting their benefits. There is lots of unnecessary red tape to go through that keeps some people out. Others end up out of the program for a while because you have only 2 weeks to file an appeal to continue your benefits uninterrupted if they are taken away for some reason. Instead of keeping people out, we should focus SSI on doing its job as well as possible, getting help to the people who need it.

ECONOMY BOOSTING: One of the main reasons to have SSI is because it's a program that boosts our economy. By providing people with enough to afford the basics, it keeps spending going, which supports businesses and the economy. If people who can't work to support themselves have no money at all, they can't participate in the economy. A thriving economy means that as many of us as possible are participating in it, and that ends up benefiting all of us.

MODERN SOCIETY: A modern society is one that doesn't abandon people, like those of us who can't support ourselves due to age or disability. As our society has evolved we've put some very basic protections into place. Programs like Medicare, unemployment insurance, and Supplemental Security Income allow people to survive and contribute to the community, even if they are disabled or can't work for a living. As a modern society we need these safety nets so that people don't fall through the cracks entirely, no matter what disasters happen to us. While the system isn't perfect, it's critical to our overall well-being.

NEEDS UPDATING 2: Because SSI rules haven't been updated since it began over 40 years ago, they often make people's financial problems worse. For instance, if you have more than \$2000 in savings you can't get benefits, so the program prevents people from putting money aside for emergencies or future expenses. And if you are able to work just a little, but not enough to get by, your benefits get cut anyway. We need to update SSI so that it stops pushing people down.

KEEPING PEOPLE OUT 2: Right now SSI is set up more to keep people out than to provide help. It keeps people out in a lot of different ways. Many people who should qualify get their applications denied. And many who are eventually accepted have to wait years and go through several appeals before getting any benefits. There is lots of unnecessary and difficult red tape to go through that keeps some people out. Others end up temporarily out because they can't reply quickly enough to a rushed paperwork deadline. Instead of keeping people out, we should focus SSI on doing its job as well as possible, getting help to the people who need it.

HELP US ALL: We built SSI 40 years ago to benefit all of us. First, our communities are better off when families are not being driven into poverty and desperation if misfortune strikes. Also, SSI benefits us all economically: By providing enough for people to afford the basics, it keeps spending going, which boosts businesses and the economy. And any of us might have needed SSI if things had gone differently in our lives. We wouldn't want to live in a country without this kind of basic, common sense protection.

DON'T ABANDON PEOPLE: Americans don't believe in abandoning people, like those who can't support themselves due to age or disability. That's why we've put some very basic protections into place. Programs like Medicare, unemployment insurance, and Supplemental Security Income are designed to help people who couldn't survive without them, by giving them just a bit of support every month to meet some of their basic needs. Unfortunately right now it's been so long since SSI has been updated that it is barely keeping people from starving in the streets. We need to strengthen the program and add more resources and services to help people who need help, rather than abandon our most vulnerable people.

Sample Questions for Elicitations and Ethnographic Field Testing

Note that interviews were semi-structured, with researchers doing a combination of choosing from the following questions and probing on other topics as they arose.

How challenging is it to get by economically? How important to have safety nets to help with basics: food, medical care, shelter, ...?

Under what circumstances, if any, should we give people a little bit of public money per month to help them survive?

What does disability mean to you? (Do you think people who have disabilities need extra help to make it in society? Why/why not?)

What kinds of help do you think we should have for people when they can't earn enough to get by due to serious disabilities or injuries, or people who are no longer able to work due to age?

Do we as a society need to help out people like ... Low-income family w/child with cerebral palsy ... 80-year-old retired couple who had unexpected medical costs and are facing homelessness?

What kinds of people actually get below-poverty-level government benefits, do you think? Who do you picture when you think about that?

Have you heard of SSI, or "Supplemental Security Income"? If yes: can you describe what it is or does?

Right now, a family with a child with serious disabilities can only get help if they are already well below the poverty line. Do you think this eligibility limit is reasonable, or do you think it discourages families from trying to work and save as much as they are able?

How would you respond to people who say that it's really families who should look after this kind of thing? Or that people should just plan better for disability, old age, or unexpected crises?

Some people argue that you can plan all you want, but nobody can plan for disability or every possible thing that can go wrong. What do you think about that?

Some people say that bailing people out just encourages people to rely on government handouts rather than taking responsibility. What do you think about that?

Should people feel ashamed of asking for or taking public assistance?

Do we have a responsibility to help take care of our neighbors and our community when necessary?

The eligibility rules are very strict for acceptance to SSI, and the rate of fraud is very low. But no matter where you draw the line between the people who really need help and those who can probably survive on their own, you'll likely leave some people on the wrong side of the line. If you were weighing that balance, where would you put it? Would you emphasize getting help to the people who need help, or think more about limiting access so you didn't let in people who should provide for themselves? [probe]

As a society, what kind of safety net do you think we want to have to care for each other in our community? (and why?)

What would happen if we didn't have any safety nets in this country?

Can you imagine our society if everyone could afford the basics? What would that look like?

Some people argue that the main reason to have SSI is because it makes our communities stronger, benefitting all of us. Would you agree with that? Is it better for all of us if everyone could afford to pay for the basics?

The reason we built SSI in the first place is that any one of us could have a serious accident or stroke that would leave us unable to work and support our families. Would it provide some peace of mind for you to know that there is at least something that could help out in that crisis?

Some people argue that public assistance programs like SSI that leave the recipient still below the poverty line are only the least we can do. What do you think about that?

Less than 2% of the elderly recipients of SSI are still able to work. Most had past employment that was low paid, or spent time at home taking care of their family and not earning wages, so they were unable to save for retirement. The majority are women. Does this surprise you or affect how you feel about this kind of safety net program?

How would you explain to a 10-year-old why we have these kinds of (safety net/assistance) programs?

Out of this entire conversation, what strikes you as the most important point?

Sample TalkBack questions

Note that each participant saw only a single text, and then responded (online) to a set of questions roughly like the following.

Please read the following statement carefully, because you'll be asked several questions about it.

TEXT

Without going back to read the statement again, what do you remember of the main ideas? Please write at least two sentences in your own words as if you were sharing these ideas with a friend.

How is this topic significant for you or for others you know?

If you had the chance to ask an expert, what would you like clarified about the ideas you read about in the paragraph?

Suppose you were having a discussion about this topic with a friend or relative who said, "If anything, we probably need to cut back on how many people are getting SSI." How would you respond?

If you were explaining to a friend the key idea in the paragraph you read, what would you say?

For each of the following statements, please indicate how strongly you agree, from 1 (Not at all) to 10 (Completely):

SSI is a very important support program that should be kept strong.

It probably makes sense to increase funding for SSI in order to improve it.

Too many people who aren't really disabled are taking advantage of disability programs.

Instead of relying on SSI, people should rely on themselves to get by.

How interested would you be in receiving further information about the topic of SSI, or taking a simple action such as sending a postcard to a representative? (Note: This question is purely hypothetical—we will not be following up with you.)